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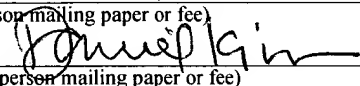
IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

PATENT APPLICATION

INVENTOR: Linda S. Wilson

TITLE: SYSTEMS AND METHODS FOR MAKING INSTALLMENT
LOAN PAYMENTS USING PAYROLL DEBITS

ASSISTANT COMMISSIONER FOR
PATENTS
BOX PATENT APPLICATION
WASHINGTON, D.C. 20231

CERTIFICATE OF EXPRESS MAILING	
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Date of Deposit:	December 27, 2000
I hereby certify that this paper or fee is being deposited with the United States Postal Service "Express Mail Post Office to Addressee" service under 37 CFR 1.10 on the date indicated above and is addressed to: Assistant Commissioner for Patents, Washington, D.C. 20231.	
Daniel Kim	
(Name of person mailing paper or fee)	
	
(Signature of person mailing paper or fee)	

Sir:

Enclosed are the following papers relating to the above-named application for patent:

- 18 Pages of Specification (including 3 pages of claims)
- 1 Page of Abstract
- 8 Sheets of informal drawings
- Declaration and Power of Attorney
- Assignment and Agreement
- Return Receipt Postcard

CLAIMS AS FILED

	<u>NO. FILED</u>		<u>NO. EXTRA</u>		<u>RATE</u>		<u>CALCULATIONS</u>
Total Claims	11 - 20	=	0	x	\$18	=	\$ 0
Independent							
Claims	2 - 3	=	0	x	\$80	=	\$ 0
Multiple Dependent							
Claim(s), if applicable			NONE	x	\$260	=	\$ 0
Basic Fee							<u>\$ 710</u>
					<u>TOTAL FEE:</u>		<u>\$ 710</u>

The Commissioner is hereby authorized to charge the amount of \$710 to Deposit Account No. 50-1058.

In the event of non-payment or improper payment of the required fee, the Commissioner is authorized to charge or to credit **Deposit Account No. 50-1058** as required to correct the error.

Please address all correspondence to:

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Chapel Hill, North Carolina 27516**

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Respectfully,



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December 27, 2000

